



Business Fee Schedule Effective November 15, 2021

Savings Account

Money Market Account Excessive Withdrawals	\$20.00 per withdrawal in excess of (6)/month
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Checking Account

Non-Sufficient Funds (ATM, ACH, Check) ¹	\$30.00 per item
Courtesy Pay ²	\$30.00 per item
Stop Payment (Verbal/Written) ³	\$30.00 per request
Stop Payment (Online)	\$15.00 per item
Overdraft Transfer (From Savings)	\$ 5.00 per transfer
Temporary Check	\$ 2.00 per sheet (4)
Check Copy	\$ 6.00 per copy
Non-Member On-Us Check Cashing	\$10.00 per check

Bill Pay Fees

Overnight Rush via Check	\$19.95
Second-Day Rush via Check	\$14.95
Second-Day via Electronic Delivery	\$ 4.95

Electronic Funds Transfer

One-Time ACH Origination	\$ 5.00 each
Manual Posting ACH Item	\$ 20.00 each
Non-ACFCU ATM Transaction or Inquiry	\$ 1.00
ATM/Visa® Debit Card Replacement ⁴	\$15.00 each
Foreign Transaction Fee for ATM/Debit Card ⁵	Up to 1.10% of transaction amount

Loan Fees

Pay by Phone	See reverse.
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Additional Services

Account Closing ⁶	\$20.00
Account Research	\$25.00 per hour
Statement Copy	\$ 5.00 per copy
Deposited Item/Loan Payment Return	\$30.00
Wire Transfer Fee/Domestic, Outgoing	\$20.00 per transfer
Wire Transfer Fee/International, Outgoing	\$50.00 per transfer
Cashier's Check Fee/Third Party	\$ 5.00 per check
Money Order	\$ 2.00 per item
Attachments, Levies, Garnishments	\$75.00 per item
Escheatment Process Fee	\$20.00
Dormant Account ⁷	\$ 5.00 per month
Overnight Mail/Saturday Delivery	\$25.00/\$40.00
Returned Mail	\$ 5.00 per month
Foreign Check Processing	\$25.00 per check

Safe Deposit Boxes

3 x 5	\$ 35.00 annually
3 x 10	\$ 60.00 annually
5 x 10	\$ 80.00 annually
10 x 10	\$110.00 annually
Box Drilling/Lost Keys/Key Deposit	\$200/\$150/\$50

See back for footnotes.



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Loan Payment by Phone with Credit/Debit Card Fee Table

Payment Amount	Tier Fee
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\$0-\$100	\$13.00
\$101-\$200	\$13.00
\$201-\$300	\$13.00
\$301-\$400	\$13.00
\$401-\$500	\$17.00
\$501-\$600	\$20.00
\$601-\$700	\$23.00
\$701-\$800	\$27.00
\$801-\$900	\$30.00
\$901-\$1,000	\$33.00
\$1,001-\$1,500	\$49.00
\$1,501-\$2,000	\$66.00
\$2,001-\$2,500	\$82.00
\$2,501-\$3,000	\$99.00
\$3,001-\$3,500	\$115.00
\$3,501-\$4,000	\$132.00
\$4,001-\$4,500	\$148.00
\$4,501-\$5,000	\$165.00
\$5,001-\$5,500	\$181.00
\$5,501-\$6,000	\$198.00
\$6,001-\$6,500	\$214.00
\$6,501-\$7,000	\$231.00
\$7,001-\$7,500	\$247.00
\$7,501-\$8,000	\$264.00
\$8,001-\$8,500	\$280.00
\$8,501-\$9,000	\$297.00
\$9,001-\$9,500	\$313.00
\$9,501-\$10,000	\$330.00

Footnotes:

¹ A particular item may be presented for payment multiple times and you may be charged an NSF or overdraft fee for each presentment.

² No overdraft fees for debit card transactions that overdraw by less than \$30. This only applies to debit card transactions. ACH transactions do not have the \$30 grace before a fee is charged. Overdraft fees must be repaid within 45 days. Courtesy Pay will not be paid if Courtesy Pay is disabled and the transaction is declined. In those cases an NSF fee will be charged. Courtesy Pay covers the following types of transactions: checks, ACH and other transactions made using a checking account, automatic bill payments, recurring transactions set up using your debit card, ATM transactions, everyday debit card transactions, Point of Sale (POS) transactions. ATM transactions, everyday debit card transactions, and Point of Sale (POS) transactions require separate opt-in.

³ Applies to ACH, cashier's checks, personal checks, and Bill Payments.

⁴ One free replacement card per calendar year.

⁵ This includes all transactions processed outside of the United States (which may include internet transactions).

⁶ Within 6 months of opening.

⁷ After 12 consecutive months of inactivity.